

Val.

REF:

CC3 / ALH18017978 / Cmbstr

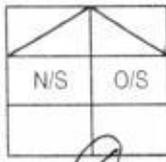
9924A

ASSIGNMENT

From: _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV
 To inspect Vehicle No: _____
 at Workshop m/s Premium Auto
 of _____
 Insured: _____
 Policy No. 1700073452
 Claims No: _____
 Sum Insured: _____ Excess: 1600 600
 (Client's Record)
 Make of Veh: _____

Veh No: SBE7 388X Yr Regn: 13 Nov 2017
 Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or _____
 Make: Audi A5 c.c. 1984
 Colour: Black A/C: Insured / Std / NI / NA
 Sp. Reading: 18701 T/Radio: Insured / Std / NI / NA
 Eng/No: _____
 C/No: WAUZZZF56JA 040600
 Gen. Cond: Good / Fair / Poor / Burnt

(Policy Condition)
 Remark: **The veh had commenced its repair at the time of inspection.**



Steering: In order / Jammed / Leaked / Burnt or _____
 Brake: In order / Jammed / Leaked / Burnt or _____
 Modi: Nil / S/Rim / STD A/Rim or _____
 Tyre Size: F: 255/35 ZR19
 R: _____
 BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
 TOYO / YOKO or _____

Bal. or Market Value: \$182K
 IDAC Accident Rpt: _____ Consistent? : Yes or No
 GIA / PR Seen: _____ Consistent? : Yes or No
 Est. Repairs: 3 days Res.: Yes or No
 Lum Sum: _____ % 3 Val.: Yes or No

Front Rear
 R/Bal. 6 mm R/Bal. 6 mm
 L/Bal. 6 mm L/Bal. 6 mm
 D.O.A. 23/9/18 D.O.I. 03-10-18
 Survey held at w/s 10:15 AM
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or _____

CA / REV / REP. / 24 HRS
 Vehicle: IN / OUT
 Date: _____ Person Contacted: _____

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
10/10/18	Informed James vehicle ex \$1600/2
16/10/18	Rece email from Tong Shing ex \$600/2
17/1/19	Final fig \$4208.80 (Reel 3976.00, 49%) confirmed by email

RECEIVED 20 FEB 2019

Date/Time, File Pass to? : Preli. Report
 : Final Report

Days Of Repair: 3
 Resurvey No. of Trip: -

1) _____
 Date/Time, File Return to?
 2) job - typist

Add Fee: : Site Insp (\$)
 : Interview (\$)
 : Tech. Invs (\$)
 : Weekend (\$)

Survey Fee:	<u>200</u>
Transportation:	_____
_____ S + RS. _____ SI	_____
Photos	_____
Others	_____
TOTAL	<u>10</u>

Report Format : merimen
 Lump Sum / I.B.I: (\$ 4208.80)

Veron Chen (LKKAuto)

From: Loo, Tong Shing <TongShing.Loo@aig.com>
Sent: Tuesday, 16 October 2018 11:33 AM
To: Claims
Cc: Veron Chen (LKKAuto); SUR
Subject: RE: SBG 388 X

Hi George,

Please be inform excess revise to \$600.00.

Thank you.

Loo Tong Shing
AIG

Express Claims Adjuster
Claims Operations | AIG Shared Services

TongShing.Loo@aig.com | www.aig.com

From: Claims [mailto:claims@premiumauto.com.sg]
Sent: Friday, October 12, 2018 12:41 PM
To: Loo, Tong Shing
Cc: 'Veron Chen (LKKAuto)'; claims@premiumauto.com.sg; 'SUR'
Subject: SBG 388 X

Dear Mr. Loo ,

We apologize for the delayed submission of the video footage.

It is because there is an issue to retrieve the video footage from in- car camera(SBG 388 X) and also having problem in uploading to email.

We would like to seek you kind understanding on this matter and please us know if the excess waiver is applicable.

Best regards,
George Wong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 66900293 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Claims <claims@premiumauto.com.sg>
Sent: Friday, October 12, 2018 11:22 AM
To: 'Claims' <claims@premiumauto.com.sg>
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear all,

May I know who submit the GIA report into merimen for SBG 0388 X?
Now AIG is not waving off the excess due to we submit the video footage 14 days after the DOA.

Best Regards,
James Tan
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]
Sent: Friday, 12 October 2018 10:41 AM
To: Claims; SUR
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear James,

Please refer email from AIG.



Fri 12/10/2018 10:16 AM

Loo, Tong Shing <TongShing.Loo@aig.com>

RE: : SBG388X OD / 56488651095G

To Veron Chen (LKKAuto); SUR

Hi Veron,

As per Merimen,

DOA : 23/09/2018

Date for submission for Video footage : 11/10/2018

Waiver of in car camera only applicable if OI provide us with the video footage of the accident within 14 worki

Thank you.

Loo Tong Shing
AIG

Express Claims Adjuster
Claims Operations | AIG Shared Services

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Veron Chen (LKKAuto)

Sent: Thursday, 11 October 2018 11:53 AM

To: Claims <claims@premiumauto.com.sg>; SUR <sur@lkkauto.com>

Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear James,

Pending from AIG.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims <claims@premiumauto.com.sg>
Sent: Thursday, 11 October 2018 11:49 AM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Claims' <claims@premiumauto.com.sg>
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Veron,

Kindly confirm the excess.
Thanks.

Best Regards,
James Tan
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you

From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]
Sent: Thursday, 11 October 2018 8:01 AM
To: Claims; SUR
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear George,

Please provides us the video earlier.

Best Regards,

Veron Chen | Case Handler
LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims <claims@premiumauto.com.sg>

Sent: Wednesday, 10 October 2018 6:27 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: claims@premiumauto.com.sg

Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Ms. Veron,

We would like to seek your assistance to look into the matter again.

Attached is the video and photos for your easy reference.

Kindly assist in the excess confirmation.

Thank you.

Best regards,
George Wong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2223 d. +65 66900293 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Wednesday, October 10, 2018 5:08 PM

To: Claims <claims@premiumauto.com.sg>; SUR <sur@lkkauto.com>

Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear James,

SBG 388X-Vehicle excess \$1600/-

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims <claims@premiumauto.com.sg>

Sent: Wednesday, 10 October 2018 8:52 AM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: claims@premiumauto.com.sg

Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Ms. Veron,

Attached is the documents for your reference.

Thank you.

Best regards,
George Wong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2223 d. +65 66900293 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Monday, October 8, 2018 12:30 PM

To: Claims Dept <claims@premiumauto.com.sg>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Phua,

Driver's driving licensed ?

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept <claims@premiumauto.com.sg>

Sent: Monday, 8 October 2018 12:11 PM

To: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Claims Dept' <claims@premiumauto.com.sg>

Subject: RE : CI for SLE 7536 G and SBG 388 X

Good afternoon LKK,

Here are the attached CI for the above mentioned vehicle . Jeffrey mentioned you need the CI .

For your kind reference .

Thank you .

Best Regards,

Phua

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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Veron Chen (LKKAuto)

From: Veron Chen (LKKAuto)
Sent: Wednesday, 10 October 2018 5:08 PM
To: 'Claims'; SUR
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear James,

SBG 388X-Vehicle excess \$1600/-

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims <claims@premiumauto.com.sg>
Sent: Wednesday, 10 October 2018 2:30 PM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Veron,

Please refer above attached.

Thanks.

Best Regards,

James Tan

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 189902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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From: Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]
Sent: Wednesday, 10 October 2018 9:13 AM
To: claims@premiumauto.com.sg; SUR
Subject: FW: RE : CI for SLE 7536 G and SBG 388 X

Dear George,

Driver's driving licensed for SBG 388X?

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims <claims@premiumauto.com.sg>
Sent: Wednesday, 10 October 2018 8:52 AM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: claims@premiumauto.com.sg
Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Ms. Veron,

Attached is the documents for your reference.

Thank you.

Best regards,
George Wong
Claims Advisor

Premium Automobiles Pte Ltd [Reg No 199902271W]

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2223 d. +65 66900293 f. +65 6841 1183

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From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Sent: Monday, October 8, 2018 12:30 PM

To: Claims Dept <claims@premiumauto.com.sg>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: RE : CI for SLE 7536 G and SBG 388 X

Dear Phua,

Driver's driving licensed ?

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept <claims@premiumauto.com.sg>

Sent: Monday, 8 October 2018 12:11 PM

To: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Claims Dept' <claims@premiumauto.com.sg>

Subject: RE : CI for SLE 7536 G and SBG 388 X

Good afternoon LKK,

Here are the attached CI for the above mentioned vehicle . Jeffrey mentioned you need the CI .

For your kind reference .

Thank you .

Best Regards,

Phua

Claims Advisor

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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: SBG388X OD / 5648865109SG

From: Loo, Tong Shing
To: sur@lkkauto.com
Cc:
Sent: 4/10/2018 3:53:50 PM

Hi LKK,

Kindly assist to submit driver DL for excess purpose.

Thank you.

Loo Tong Shing
AIG

Express Claims Adjuster
Claims Operations | AIG Shared Services

TongShing.Loo@aig.com | www.aig.com

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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	25/09/2018 14:22
Date Of Accident	23/09/2018 17:45
Exact Location Of Accident	NORTH- SOUTH EXPRESSWAY 33 KM MARKER TOWARDS JB
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SBG388X
Insured/Policyholder	
Name Of Registered Owner	KARTHIKEYAN S/O PUNIAMOORTHY
NRIC No	S8609924A
Email Address	KART0022@GMAIL.COM
Mobile Phone No	(LOCAL) +65-91288996
Alternative Phone No	OFFICE-67646315

Vehicle Particulars

Manufacturer	AUDI
Model	A5 SB 2.0 TFSI S TRONIC
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1700073452
Cover Note Number	

Driver

Name of Driver	KARTHIKEYAN S/O PUNIAMOORTHY
NRIC No	S8609924A
Date Of Birth	14/04/1986
Occupation	INDOOR
Date Of Driving Pass	12/09/2006
Driving Experience	12 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91288996
Fax Number	
Contact Number	OFFICE-67646315
E Mail Address	KART0022@GMAIL.COM

Address	4 CASHEW TERRACE
Postcode	679542
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	YES
Foreign Vehicle Registration Number	BGY6639 (PRIVATE CAR)
Number of vehicles involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	2
Passenger 1	NAME: : VEENAA GUNASEKARAN GENDER: : FEMALE

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	10 UBI AVENUE 3
Police Station Address	ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

ON 23RD SEPTEMBER 2018 AT 1745 HRS, I WAS DRIVING MY CAR (SBG388X) FROM MALACCA TO SINGAPORE ALONG THE NORTH-SOUTH EXPRESSWAY. DUE TO MODERATE TRAFFIC CONGESTION AT THE 33 KM MAKER TOWARDS JOHOR BAHRU, THE TRAFFIC CAME TO A STANDSTILL MOMENTARILY. THE CAR AHEAD OF ME HAD APPLIED SUDDEN BRAKE AND CAME TO A STOP. I MANAGED TO STOP IN TIME TO AVOID COLLISION. HOWEVER, THE CAR BEHIND ME (BGY 6639) WHICH WAS A MALAYSIAN REGISTERED CAR COLLIDED IN TO THE REAR OF MY CAR. REAR BUMPER OF MY CAR WAS DAMAGED. I EXCHANGED DRIVER DETAILS AND PROCEEDED TO LODGE ACCIDENT REPORT AT THE TRAFFIC POLICE STATION IN JOHOR BAHRU. I HAVE VIDEO FOOTAGE & PICTURES PERTAINING TO THE ACCIDENT. NO INJURIES WERE SUSTAINED TO THE DRIVERS AND PASSENGERS.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	BGY6639
Vehicle Make/Model/Colour	HONDA CIVIC/CHAMPAGNE
Details Of Properties	

Vehicle Category

PRIVATE CAR

Name of Driver

TASAKAREN A/L MUNIANDY

NRIC/Passport Number

Contact Number

60125556174

Address

NO.50 TMN SUNGEI WANG2, PERAK

Postcode

32400

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature
Date & Time:



Driver's Signature
(If driver is not the policyholder)
Date & Time:



Reporting Centre Personnel's Signature
Name: Wendy Anthony Seale, Group
NRIC/FIN No.: G2987143

Sketch Plan #2

SKETCH PLAN

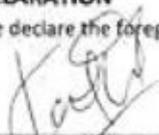


DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 23rd September 2018 at 1745 hrs, I was driving my car (SBG388X) from Malacca to Singapore along the North-South Expressway. Due to moderate traffic congestion at the 33km marker towards Johor Bahru, the traffic came to a standstill momentarily. The car ahead of me had applied sudden brake and came to a stop. I managed to stop in time to avoid collision. However, the car behind me (BGY6039) which was a Malaysian car registered car collided into the rear of my car. Rear bumper of my car was damaged. I exchanged driver details and proceeded to lodge an accident report at the traffic police station in Johor Bahru. I have video footage & pictures pertaining to the accident. No injuries were sustained to the drivers and passengers.

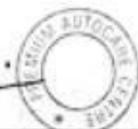
DECLARATION

I/We declare the foregoing particulars are true in every respect.

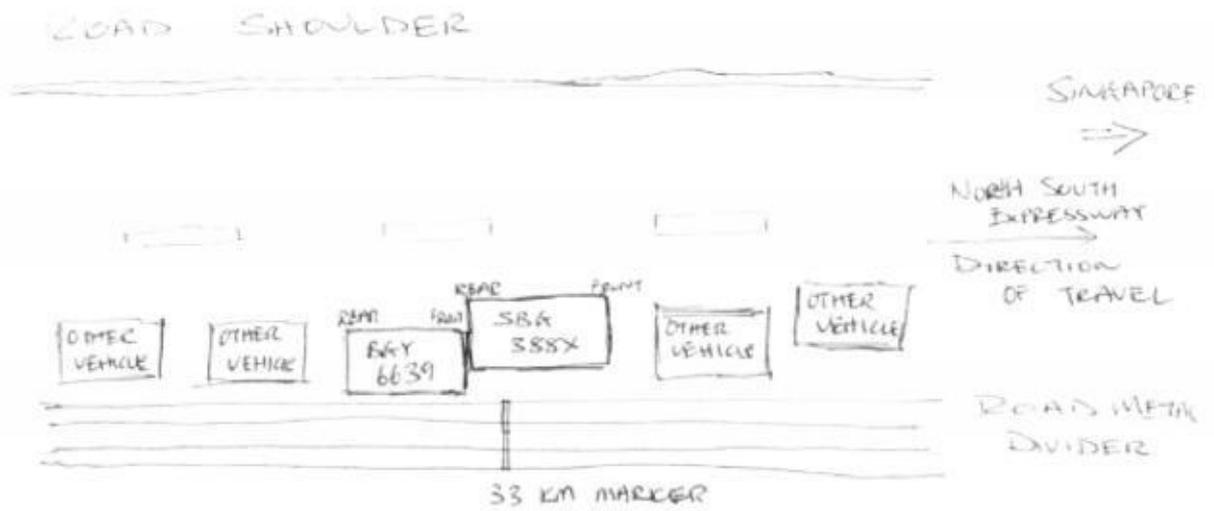

Policyholder's Signature
Date & Time:


Driver's Signature
(If driver is not the policyholder)
Date & Time:


Reporting Centre Personnel's Signature
Name: Wah K HONG, Senior, George
NRIC/FIN No.: G20987143X



Sketch



Police Report



**SINGAPORE
POLICE FORCE**



T/20180925/7001

1 of 4

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No: T/20180925/7001

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 25/09/2018 00:23	Video Report No.:	Station Diary No.:
--	-------------------	--------------------

Informant's Particulars			
Name of Informant: KARTHIKEYAN S/O PUNIAMOORTHY		Address: 4 CASHEW TERRACE SINGAPORE 679542	
ID Type / ID No : NRIC NO / S8809924A		Contact No.:	Mobile: 91288998
Nationality: SINGAPORE CITIZEN		Email: kart0022@gmail.com	
Sex: Male	Age: 32	Date of Birth: 14/04/1986	Type of Informant: Driver
Race: Indian		Language: English	Institution / School Name:
Occupation: Commercial airline pilot		Driving Licence Information: Class: 3	Date of Expiry:

General Information of the Accident				
Type of Accident:	Non-injury Foreign Vehicle	Drink Drive: No	Date/Time of Accident: 23/09/2018 17:45	Type of Location: Straight Road
Location: North South Expressway (Malaysia)				
Weather: Sunny	Road Surface: Dry		Road Speed Limit: 110 Km/h	
Traffic Flow: One Way	Traffic Control: Not Controlled		Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
BGY6839	Car	HONDA	CIVIC	Gold	Slightly Damaged	3
SBG388X	Car	AUDI	A5+SB+2.0+ TFSI+S+TR ONIC+%252	Black	Slightly Damaged	1

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date

Police Report



**SINGAPORE
POLICE FORCE**



T/20180257001

2 of 4

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408885
Tel No: 65470000

Report No. T/20180257001

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SBG388X	AIG ASIA PACIFIC INSURANCE PTE. LTD.	1700073452	13/11/2017	12/11/2018

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Driver				
Name	TASAKAREN A/L MUNIANDY		ID No.	540823085883
Related Vehicle	BGY6639 (Car)		Contact No.	60125556174
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: 23/08/2019
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL
Driver				
Name	KARTHIKEYAN S/O PUNIAMOORTHY		ID No.	S8609824A
Related Vehicle	SBG388X (Car)		Contact No.	91288996
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL

Brief Details.

ON 23 SEPTEMBER 2018 AT 1745HRS, I WAS DRIVING MY CAR (SBG 388 X) FROM MALACCA TO SINGAPORE ALONG THE NORTH SOUTH EXPRESSWAY. DUE TO MODERATE TRAFFIC CONGESTION AT THE 33KM MARKER TOWARDS JOHOR BAHRU, TRAFFIC CAME TO A STANDSTILL MOMENTARILY. THE CAR AHEAD OF ME HAD APPLIED SUDDEN BRAKE AND CAME TO A STOP. I MANAGED TO STOP IN TIME TO AVOID COLLISION. HOWEVER, THE CAR BEHIND ME (BGY 6639) WHICH WAS A MALAYSIAN REGISTERED CAR COLLIDED INTO THE REAR OF MY CAR. REAR BUMPER OF MY CAR WAS DAMAGED. I EXCHANGED DRIVER DETAILS AND PROCEEDED TO LODGE AN ACCIDENT REPORT AT THE TRAFFIC POLICE STATION IN JOHOR BAHRU. I HAVE VIDEO FOOTAGE AND PICTURES PERTAINING TO THE ACCIDENT. NO INJURIES WERE SUSTAINED TO THE DRIVERS AND PASSENGERS.

Police Report



**SINGAPORE
POLICE FORCE**

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000



T/20180925/7001

3 of 4

Report No. T/20180925/7001

CONTINUATION OF REPORT

Police Report



**SINGAPORE
POLICE FORCE**



T/20180925/7001

4 of 4

Report No. T/20180925/7001

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408885
Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPHQ /
YEO GEAK ENG CECILIA
Contact No.: 65476404

Authentication Stamp
NP158

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
25/09/2018 00:23

Classification Of Case:

Salinan Repot Polis



POLIS DIRAJA MALAYSIA

REPOT POLIS

Balai : TRAFIK JOHOR BAHRU(5) **Pegawai Penyiasat** : R114169
Daerah : J.BAHRU SELATAN
Kontinjen : JOHOR
No Repot : TRAFIK KULAJAYA/008950/18
Tarikh : 23/09/2018
Waktu : 1858 PM
Bahasa Diterima : B. Malaysia

Butir-butir Penerima Repot

Nama : ASLAM ISMAIL B. JAMALUDDIN **No Personel** : R204050 **Pangkat** : KONST/P
Butir-butir Jurubahasa (Jika Ada)
Nama : --- **No K/P (Baru)** : --- **No Polis/Tentera** : ---
No Pasport : --- **Bahasa Asal** : ---
Alamat : ---

Butir-butir Pengadu

Nama : KARTHIKEYAN S/O PUNIAMOORTHY **No Pasport** : K0449253K
No K/P (Baru) : --- **No Polis/Tentera** : ---
No Sijil Beranak : ---
Jantina : Lelaki **Tarikh Lahir** : 14/04/1986 **Umur** : 32 tahun 5 bulan
Keturunan : India **Warganegara** : Singapore
Pekerjaan : SWASTA
Alamat Tempat Tinggal : 4 CASHEW TERRACE SINGAPORE, 679542
Alamat Ibu/Bapa : ---
Alamat Pejabat : ---
No Tel (Rumah) : --- **No Tel (Pejabat)** : --- **No Tel (HP)** : 6591288906
Emel : ---

Pengadu Menyatakan:-

ON 23 SEPTEMBER 2018 AROUND 1745HRS,I DRIVE MY CAR PLATE NO SBG388X FROM MELAKA GOING BACK TO SINGAPORE ON THE TIME WHEN I ARRIVE AT KM 33 UTARA SELATAN HIGHWAY JOHOR.TH TRAFFIC IS A BIT SLOW,WHEN FRONT CAR MADE A EMERGENCY BRAKE AND I BRAKE SURDENNLY ON CAR PLATE NO BGY6639 HIT MY CAR FROM BEHIND.I DONT GET ANY INJURY.MY CAR DAMAGE IS REAR BUMPER AND REAR SENSOR.OTHER DAMAGE NOT YET CONFIRM.THAT IS MY REPOTS.

Tandatangan Pengadu:

Tandatangan Jurubahasa(Jika ada) :

Tandatangan Penerima Repo

ID Pencetak | Tarikh @ Masa Cetak : R204050 | 23/09/2018 07:18:34 PM

> [Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	9924A
Vehicle Details	
Vehicle No.:	SBG388X
Vehicle to be Exported:	No
Intended Deregistration Date:	04 Oct 2018
Vehicle Make:	AUDI
Vehicle Model:	A5 SB 2.0 TFSI S TRONIC (DESIGN)
Primary Colour:	Black
Manufacturing Year:	2017
Engine No.:	CVK048464
Chassis No.:	WAUZZZF56JA040600
Maximum Power Output:	140.0 kW (187 bhp)
Open Market Value:	\$37,947.00
Original Registration Date:	13 Nov 2017
First Registration Date:	13 Nov 2017
Transfer Count:	0
Actual ARF Paid:	\$40,126.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	12 Nov 2027
PARF Rebate Amount:	\$30,094.00
Intended COE Rebate Details	
COE Expiry Date:	12 Nov 2027
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$57,414.00
COE Rebate Amount:	\$52,278.00
Total Rebate Amount:	\$82,372.00

The information contained herein is correct as at 04 Oct 2018

OK



CERTIFICATE OF INSURANCE

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : KARTHIKEYAN S/O PUNIAMOORTHY
 Period of Insurance : 13 Nov 2017 To 12 Nov 2018
 Engine No. : CVK048464
 Chassis No. : WAUZZZF56JA040600

Vehicle No. : SBG388X
 Policy No. : 1700073452
 Endorsement No. :
 Issued Date : 20 Nov 2017

ABOUT THE COVER

Make/Model : AUDI A5 Sportback 2.0TFSI S Tronic (Design)
 Engine Capacity/Tonnage : 1,984.00 CC
 Driver Restriction : NA
 Sum Insured : Market Value
 Off Peak Car : No
 First Year of Registration : 2017
 Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive*

a) The Policyholder
 b) Any other person who is driving on the Policyholder's order or with his/her permission.
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.
 You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
 This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1967 (Malaysia), are not to be included under these headings.

EXCESS

Section 1
 Fire - \$0 Own Damage - \$1500 Theft - \$0 Flood Cover - \$0

Section 2
 Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

PUNIAMOORTHY KARTHIKEYAN S/O

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1967 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125250

PREMIUM LEASING -JY
 281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE
 SINGAPORE 159838

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

Chiang Qian Yee

24-HOUR AIG AUTO HOTLINE: +65 6338 6200

IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.

What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

If no one is injured in the accident:

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

What should I do in the event of an accident?

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number **(65) 6419-3000** for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within **3** working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the **original** insurance policy and schedule issued by AIG, a copy of the Accident Report from **Audi Customer Service Centre** must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.
8. **The rental car will be delivered (within Singapore), and MUST BE RETURNED BACK TO Audi Customer Service Centre upon collection of your accident car.**

Rental Car Company: Premium Automobiles Pte. Ltd.

Activation Hotline: 64741223

55 Ubi Road 1 Singapore 408699

Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 1pm

*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is **IMPORTANT** and **MUST** be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : KARTHIKEYAN S/O PUNIAMOORTHY
 Period of Insurance : 13 Nov 2017 To 12 Nov 2018
 Engine No. : CVK048464
 Chassis No. : WAUZZZF56JA040800

Vehicle No. - : SBG388X
 Policy No. : 1700073452
 Endorsement No. :
 Issued Date : 20 Nov 2017

ABOUT THE COVER

Make/Model : AUDI A5 Sportback 2.0TFSI S Tronic (Design)
 Engine Capacity/Tonnage : 1,984.00 CC
 Driver Restriction : NA
 Sum Insured : Market Value
 Off Peak Car : No
 First Year of Registration : 2017
 Insuring with COE/PARF : Yes

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a) The Policyholder
 b) Any other person who is driving on the Policyholder's order or with his/her permission.
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

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Use only for social, domestic and pleasure purposes and for the Policyholder's business.
 This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use

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EXCESS

Section 1
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Windscreen : \$100

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APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

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IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504126250

PREMIUM LEASING -JY
 281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE
 SINGAPORE 159936

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

M. J. J. J.

AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

Cheng Qian Yao

1000581216/AC-C/0001

Accident Photo



Accident Photo



Accident Photo



Accident Photo

